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LUXURY INTERIORS

Client: J West Designers
Agency: R.K. Media

When you think of Luxury Interiors, images of grand palaces and charismatic chalets come to mind. After all, who can deny the opulence and grandeur that the kings of the past used to accentuate their might and power? From the jewel crested thrones to the elaborate armchairs. From hand-carved wooden beds to gilded wall mounted mirrors and golden taps in washrooms to wall-to-wall marble in the hallways.

No matter which part of the world you lived in, Luxury was defined by the most expensive and rare objects. It was all about over the top indulgence, something beyond the reach of mere mortals and was reserved for the privileged few.

But as times changed so did the definition of Luxury.

It is the Experience that Counts

If earlier people tended to buy things to demonstrate their wealth, today they prefer to buy unique experiences. From diving in Galapagos Islands to space traveling. How is this connected to Interior Design? Well, it is in a very direct and personal way. People want to have luxury experiences in their houses; they don't merely expensive stuff. They want to custom design their home so that each aspect of the house enriches their lives, whether it is a spa center in their bathroom or a home cinema system. Luxury today is all about not necessarily the most expensive but about a customized experience.

The Emphasis is on Uniqueness

People are shifting from big brands and national franchise outlets to localized artists and bespoke boutiques. The reason is that they want to have one-of-a-kind objects that no one else has in their houses. Even high-end luxury brands tend to have similar products across their stores, so you still don't get an exclusive piece no matter what price you pay. Today, more people define luxury interiors with furniture and décor that cannot be found in any other home. This is the reason vintage pieces have become a popular trend.



It has to be Sustainable

Responsibility for the environment is embracing the world like never before. With that, the definition of Sustainable has also changed. It no longer means cheap or ugly looking. Opting for sustainable interior objects is not a compromise but a conscious choice that most people buying luxury goods are making. Furniture producers make stunning furniture from the reclaimed wood, which adds unique character and history to the item. The debate regarding the possibility of Luxury being sustainable is long over. Luxury is already becoming environmentally conscious.

Individuality Comes First


The days of people blindly following design trends and wanting their home to look exactly like the one shown in a popular interior magazine have passed. Today buyers follow trends only if they like what they are choosing, and it matches with their individuality. They want their house to be built and decorated according to their needs and taste. In this sense luxury means custom-anything: from custom furniture to custom lampshades. There was a time when everyone wanted a heated swimming pool, a wine cellar or a tennis court. But today the rich don't care about what they are supposed to have. They will not have a huge swimming pool if they don't enjoy it. People who don't drink wine will not care about having a wine cellar. Luxury homes are now designed as per individual needs and not what is perceived to be luxurious.

We can sum it up to say that Luxury is the freedom to live the life you want.

But once you have decided what you think is personally luxurious to you, you will still choose from the different styles and looks. You may like one particular style or may want to incorporate different styles together. Even if you are getting everything customized, you will still require a style guide to take you through your journey.

1. Classical Luxury

This neo-classical design has its origins in Greek and Roman Architecture. It incorporates modern elements into the grandness that is characteristic of



such old design styles. Elements like wall-beading (wainscoting), tall pillars and pilasters, grand ceilings, Greek keys, egg and dart designs, and more are added with modern materials. White is the predominant color in such designs which also flaunts lavish chandeliers or intricately carved ceilings. Even today you can create a luxe style by merging classical Greek or Roman architecture with modern amenities.

2. Victorian Luxury

As the name suggests, this style of interiors is reminiscent of the Victorian Era. You will also find hints of Asian and Middle Eastern accents in this style along with heavy European influences. Victorian style features a warm color scheme, traditional furniture, and other interior accessories and fittings.

You can create a remarkably luxurious place by merging the Victorian style with contemporary design elements. It's mostly suited for villas or penthouse suites or even spacious independent houses. Since the Victorian style itself is a blend of several individual styles, it offers a rich heritage of grand opulence and visual stimulation. It is more suitable for villas and mansions due to its grandiosity.

3. Traditional Luxury

The traditional version of luxury interior design utilizes strong wooden accents and warm colors. The USP of this style lies in the tremendous amount of detailing its features. Handcrafted woodwork, carvings, and moldings are the brand ambassadors of this epic style. It may seem ordinary, but this intricate woodwork combined with grand light fixtures creates a cozy yet elegant home style.

But this style is not suitable for small spaces. It flourishes in large areas where it can create a lasting impression.

4. Baroque Luxury

It emerged from the Baroque style, a reformation movement that aimed to defy the simplicity and starkness that surged when the churches were



deprived of all décor – devoid of sculptures, artwork or decorations by the religious extremists. The era had stark and acute buildings. The Baroque movement came as a protest against this severity. It presented striking, dazzling colors, intense maximalism, loud paintings and sculptures along with warm colors.

The Baroque style luxury interior design of the current era takes on the same appearance. It not only uses bold colors and lighting, but you may also see various architectural sculpting, gold accents, heavy ornamentation, and loads of accessories. This style is visually loud and excessive.

5. Rococo Luxury

This used to be the favorite of the French aristocracy in the 18th century. It represents the tail end of the Baroque era and features light pastel colors with gold accents to mark its identity. Today, the Rococo style is emulated using a mixture of white and pastel themes with a touch of traditional elements. The ceilings are high with heavy moldings, and the floors are bold with large motifs in the tiles. The subtle colors of the walls balance the flamboyance of the ceiling and floor. It is a very striking style that can be easily adapted to your individual preferences.

6. Modern Luxury

Modern style luxury is defined by clean lines, spacious rooms with no structural impediments, and focuses on a neutral color palette. Though modernism used to connote utility and the controversial 'function before form' – today it is conveyed with a soul. Modern interior designs can be made more luxurious and admirable through a lot of natural light by employing clean design and taking a minimalistic approach. The modern luxury interior design is desired by those who prefer sophistication and elegance influenced by modern times.

7. Contemporary Luxury

The contemporary style is an assemblage of all the styles prevalent in the latter half of the twentieth century. It comprises a variety of styles like the



Victorian, but its luxurious effect is distinct.

The contemporary aesthetic depends on your preference. If you like sharp and austere settings, then wood and whites with a tinge of vintage look perfect. If flamboyant is your taste, bold colors and design elements – like statement ceilings, floors, and light fixtures work the best. The elements of contemporary luxury interior design include high ceilings, exposed ducting, groovy furniture, statement art, and others.

8. Hybrid Luxury

The 'hybrid' style is an innovative amalgamation of two contrasting styles producing a luxury effect. Being a contemporary invention, the hybrid style looks finest when one of the aesthetics is sleek, while the other is traditional. The best example of this would be the Modern Arabic and/or the Modern Islamic interior design styles. Both follow tradition along with contemporary sensibilities.

Such a blend produces a unique luxury interior design. It flouts convention and showcases distinct visuals. Additionally, the traditional approach showcases a lifestyle and is inspiring.

Now that you are armed with the knowledge of different luxury interiors' styles let us look at what you can do to create a luxurious look for your living room. Because nothing says that you have arrived like a well-judged, well-appointed, elevated living room or common room, but here we will focus on achieving a luxurious look rather than acquiring the most expensive items. We aim to help you feel at the top of the world in your home.

Introduce Unexpected Textiles

Using interesting textiles is a convenient way of transforming your living room and giving it a luxurious appeal. One can use colorful vintage carpets, area rugs, throw pillows, cushions, and others. One can easily get attractive textiles at an affordable price.

While selecting a significant textile, one should ensure that it should complement the interior design's overall look and color scheme.



Bring In Sculptural Extras

Adding structural components to your living room interior design adds to the luxurious appeal. Instead of conventional furnishings, using furniture with unexpected silhouettes, attractive shape and design make it stand apart. Shape plays a leading role in a luxurious living room as it impacts the subconscious mind.

Conceal Your Television

Having little to no appliances- including a television in luxurious living rooms is a trend today. One should incorporate innovative designs to conceal the television. One can use mirrored doors or sliding wall covering. Art arrangement or a gallery wall around is a creative and affordable way of concealing your television.

Go For Large Scale Wall Décor


A beautiful large scale wall decor, like artworks, is an innovative and affordable way of designing a luxurious living room. One should create a focal point to place the large scale decor. It altogether lifts and transforms the living room, adding a luxurious appeal.

Play With Mixes

Mixing different colors, textures, and shapes which complement one another is an interesting way of creating a luxurious living room. Mixing glass, wood, leather, and metals, various textiles, and other decorative items help get an elegant look. However, one should be careful while juxtaposing different items, ensuring that they work in tandem with each other.

Display Heirlooms

A rare, unique antique piece perfectly complements the look of a luxurious living room interior design. Such antiques are capable of outshining various other furnishings of the living room.



Large-scale living room accessories like oversized mirrors and bulky lamps work well, but small accessories are also equally prominent. One can look out for small antique boxes, vintage wall sconces, and antique picture frames. The antique elements add a vintage and an elegant touch which completely adorns the living space.

Keep It Simple

Too much is never good. An excessive amount of accessories and design may lead to a chaotic result. It completely loses the aesthetic, elegance, and luxurious appearance. It appears to be mere clutter and an overdone design. It may give a messy feel, making the atmosphere of the house uncomfortable. Thus, one should always try to keep their designs as sleek, sophisticated, and simple as possible. A qualitative design with simplicity is the key to achieve a luxurious interior design.

A well arranged, coherent, and simplified living space adds to the room's elegance and luxurious appeal. It conveys simplicity and positivity, which further enhances the place.

Upgrade Your Lighting

Lighting plays a vital role in the luxurious living room interior designing. Sophistication and elegance are essential when placing lights. By using candles, various lighting fixtures, and different shades of light, one can elevate the look of a luxurious living room interior design.

We at J. West genuinely believe in the mantra that EVERYONE DESERVES LUXURY. This article aims to make luxury interiors accessible to everyone.



CREDIT SCORE: WAYS TO IMPROVE YOUR CREDIT SCORE DURING COVID

Client: Credit Score
Agency: R.K. Media

How much credit score is good?

Who thought a simple number called a credit score will define the credit worthiness of a person trying to seek any form of credit. Well, yes that is how crucial your financial scorecard is for the prospective lenders. But before we talk about the extent to which a credit score report is significant for an individual to borrow money hassle free, first let's understand what exactly a credit score is. In simple words, it is a three digit number that ranges between 300 -900 and has the power to decide an individual's credibility to pay his debts. Institutions like Banks, housing finance companies, NBFC or any Fintech always check a client's credit score to assess their profile. Then they decide whether to lend or not to lend money to the borrower.

Now coming back to the frequently asked question of how much credit score is a good score? Well, by now I am assuming that you have a fair idea about the standardised range between which a credit score lies. Among that range of 300-900, any credit score that is between 550-700 is considered a decent score, and anything above 700 is considered a good credit score that we all should aspire for to achieve. Not to forget that a weak credit report can compel any financial institution to reject your loan request.

To simplify it further let's have a look at below mentioned scores and their interpretations:

- **300-550:** Bad credit score and there is a large possibility for your loan application to get rejected.
- **550-700: Decent** credit score but here the loan might get approved with a relatively higher interest rate.
- **700-750: Good** credit score and your loan will surely get approved with a decent interest rate.
- Anything **above 750** is considered as an excellent credit score which results in getting a loan approved quickly with favourable interest rate.

Even though all credit bureaus receive the same type of data, they have a different standard for what they call a good credit score due to the difference in their algorithms. Like if we talk about CIBIL credit score, 750 or more is considered a good credit score whereas for Experian, a credit score of 780 or more is considered good. Therefore, it is crucial for any individual to have an excellent score. It comes with its own sweet perks of low interest rate on the credit, higher loan amount, speedy approval, quick paperwork etc. Along with that, multiple lenders are willing to provide you the desired loan amount.

A credit score is derived from your credit history. It includes many factors like in the past if you have ever failed to pay your dues, your credit score will get hampered and go low whereas if you have splendidly paid all your dues on time, it will make you look good to a potential lender. Not to forget, there are many other factors which are included in your credit history that defines your credit score.

How is credit score calculated?

Over time the number of default payments have increased manifolds due to which much more emphasis is being imposed on the credit score of any potential borrower by the financial institutions. But have you ever wondered how this number which actually decides our fate of getting a particular loan is calculated?

CREDIT SCORE: WAYS TO IMPROVE YOUR CREDIT SCORE DURING COVID

Well, in order to understand that, first we need to know that in India, CRIF High Mark, Experian, CIBIL TransUnion, and Equifax are the 4 most reliable credit bureau companies who have got thumbs up from RBI.

They generate a credit score of an individual on the basis of data received by them from multiple financial institutions like credit card or loan providers across nations. As surprising as it may sound but it is true that the tremendous amount of data keeps flooding into the credit bureau from different lenders each day. And with every data received, your credit score profile gets updated. Thus, it is usually advised by financial advisors to at least check your credit score once a year.

Checking a credit score is a painless job, one can do it via any of the above mentioned credit bureau companies. However, it is observed that CIBIL score is often talked about in India. Not only that but many financial institutions check your CIBIL score to see if you qualify for a loan. Mainly it is calculated on the basis of a few important factors.

Past relationship with credit repayment

This is quite an imperative factor as it helps in building trust with the lenders. Your repayment history decides whether you will be able to pay the dues on time or not. Late or default in repayment of dues will plunge your CIBIL score drastically.

Types of Credit

The blend of both secured and unsecured loan impacts your credit score. Higher percentage of unsecured loans tends to act in a negative manner for your CIBIL score.

Exploring multiple loan options

If you are someone who is actively seeking multiple loans during a short span of time, you might want to reconsider it as this may adversely affect your credit score.

Credit used

It describes the amount of credit utilized by you compared to the amount of credit availed by you. Rise in the credit utilization ratio might have a negative impact on your credit score CIBIL as it depicts that your loan burden is increasing and so is the repaying responsibility.

Other Factors

The numbers of loan applications that have been rejected in the past few months also determine the credit worthiness of an individual. Therefore, it immensely impacts your score.

Your credit score might differ a little on different bureaus even though they have received a similar amount of information at the same time from the same lenders. Despite that, there is nothing to worry about the minor difference in credit score as financial institutions understand these differences better and ensure correct assessment of your loan file.

How does the credit score increase?

Have you recently checked your CIBIL credit score? Has it come below 700-750 and now you are worrying about your poor financial health? If yes, then you have landed on the right article. Here are

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some of the easy ways to strengthen your CIBIL score and to get you back in the bank's good books.

- First and foremost thing to do is to check your CIBIL score and know that the results are accurate. There is a slight possibility that even after you have paid all the loan dues on time and have never defaulted, your credit score is reflecting lower than it should be. This could be possible due to some technical glitch. If this is the case with you then you should immediately write down about your concern to the credit bureau.
- Repay your loan EMIs and credit card payments on time. Even if there has been some delay in the repayment of any of your instalments that doesn't mean you will self-sabotage by leaving your loan unsettled. As soon as you will start paying the credit card and loan dues on time, a noticeable jump in your credit score can be seen.
- In continuation to the second point, make full payment of your credit card dues rather than just paying the minimum amount required.
- Try to avoid taking multiple loans in a short span of time. It not only increases your loan burden but also doesn't look good in the books of credit bureau companies. Frequently applying for loans may signify that the person is going through financial problems and the lenders might not feel comfortable lending money to someone whose loan application has already been disapproved by several other banks.
- To have your credit score improved; you can even take secured loans irrespective of your poor credit report as it won't matter that much. Then with the right intent and discipline you can repay your loan dues on time and see a substantial improvement in your credit score.
- Your credit score can also be enhanced by taking a simple step like managing your portfolio mix in such a way that it has less proportion of unsecured loans. Minimum portions of unsecured loans will help in improving the credit score and vice versa.
- Keep an eye on the pending dues of all the joint or co-signed accounts. Don't forget you are equally liable if there is a delay in payment of those dues.

So, follow these simple steps to get the desired outcome and start working on elevating your credit score from today onwards. With the right mind set and discipline, you will have a sound financial health when and if that unforeseen financial emergency pops up.

How to improve credit score during covid?

From a small business owner to salaried personnel, the coronavirus pandemic has wreaked everyone's financial condition in one way or another. Some of us even had a dreadful experience of getting laid off or getting a salary cut and watching businesses getting shut. As devastating as it may sound, when people are struggling to meet their daily needs, they have another sword on their head to pay their loan or credit card dues on time.

Although RBI gave relaxation to the public, yet post moratorium not all are able to pay back their debts



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which resulted in a dent on their credit scores. Whether you are someone who went through these challenges or not, covid has made everyone looking for ways to improve their financial health in order to be prepared for those rainy days.

To do so, one should begin with improving their financial report card and here are some tips to have that shining credit score:

- **Keep a track of your credit score**

Take baby steps and begin with analysing your credit report. Find areas which require more attention than the rest and start working on them. And if there is any discrepancy like wrong credentials or something similar, get it fixed.

- **No More fresh Loans**

Before seeking another loan, it is better to use the existing ones. They already have a credit history and will impact your credit score positively than going for a new loan.

- **Minimize credit utilization**

No matter how tempting and easy it may look, don't use 100% of your credit card or overdraft limit. This will only perceive you as an individual with an inability to handle your money smartly. Banks do look at how much free credit limit you have available on your credit cards.

- **Trim the list of loans**

During the time of cash crunch, we often end up taking another loan. However, the correct way to do it is to use the existing loans only if you are not left with any other option. However, if the case is different and you have any surplus money then you should try to minimize the list of loans. Unsecured loans and loans with the higher interest rate should be paid first and then the rest. This will not only lessen your debt burden but also improve your credit score.

- **Regular with repayments**

Late payment is better than no payment at all. If you are someone who has struggled to repay their credit card bills or loan dues and has plunged their credit score. Don't worry, as soon as the outstanding dues will start getting paid, you will see an improvement in your credit score.

How does the credit bazaar help you with your credit score during covid?

If life is tough and you cannot keep up with maintaining and checking your credit score, take help from a credit bazaar. Once you sign up, the credit bazaar sends you a monthly credit report and CIBIL score in your inbox. They also mark the red flags and you can speak to their experts when confusion arises. Not just that, Credit Bazaar is in association with multiple credit lenders across the country and when the time comes and you need a loan, you can easily avail one from their portal

HOW TO BE AN INSPIRING LEADER IN UNCERTAIN TIMES

Client: Swapna Amin
Company: Bohent Global Search

Before you are a leader, success is all about growing yourself. When you become a leader, success is all about growing others.”
- Jack Welch

Leadership comes with responsibilities towards your goals, your business and most importantly, your people. I will be lying if I say that when this pandemic began, I had a sure shot idea about how I would adapt to the “New Normal”. However, there was one thing I knew when uncertainties struck. I didn't have to keep moving ahead; instead, I had to take a step back and restructure my techniques, process, and even my beliefs if I had to thrive with my business.

This led me to ponder over what Leaders in various fields face whenever there is a crisis. It is not an easy job when everything is running smoothly, but in case of any natural or man-made catastrophe, global event, or political upheaval, the undue stress on leaders across institutions is unimaginable.

They have to deal with any economic repercussions on the organisation and also worry about maintaining staff morale. The top management in a company has to worry about their personal future and the future of their team. Add to this the pressure of safeguarding the institution they are heading. It becomes vital for a CEO to adapt to any crisis and lead his company from the front.

While most people are worried about aspects of their business such as innovation, driving revenue, CSR, market share and controlling costs and operational challenges, a CEO in any CRISIS SITUATION is worried about the welfare of his employees and the security of his company. In the view of the Covid-19 crisis, employees around the world displayed flexibility and determination while struggling with the new work culture. That's where the CEOs of companies also played a pivotal role in keeping things balanced and innovating their processes.

The key actions for the CEO of a company during turbulent times, whether it is a minor business crisis or a pandemic, can be easily divided into three basic strategies.

Balance a display of authoritativeness and compassion

During any crisis, especially a pandemic, employees are stressed and looking for guidance. They expect their leaders to be understanding yet confident of their

HOW TO BE AN INSPIRING LEADER IN UNCERTAIN TIMES

actions and plans for the future. While their need for empathy and attention is justified due to the uncertainties, you also have to ensure you keep your employees sharp and take decisions that balance their productivity as well as morale.

CEOs have to find a balance in their approach by being in control but with compassion. It would help if you radiated optimism but with a touch of reality. Your employees will reflect the attitude that you maintain. They will stand with you in such turbulent times only when your confidence and belief assure them of a better future.

Enable your People

In troubled times such as a global crisis, things change every day. Uncertainty breeds mistrust and insecurity. So instead of unilaterally taking all decisions and imposing them on the workforce, take a collective approach by including the employees and contribute to the future strategies.

Researches by scholars suggest that your employees must adopt the “execution as learning” model for the business by creating hypotheses, experimenting, reflecting on their results and repeating the experiments. And as a leader, it is your responsibility to enable them and show confidence in their abilities.

Be Transparent & Accessible

When decisions are made under high-pressure situations, it is all the more critical for leaders to be approachable and transparent with their employees. While you have to communicate your plans to the people, you also have to become more open to listening and learning from their ideas. In fact, during work from home, many CEOs have conducted online town halls to share their current vision and take anonymous feedback from their employees. This nurtures the employees to understand leadership and makes your job easier too.

Leaders are always remembered by how they handle a crisis. And today, more than ever, it has become a necessity to be prepared for the next emergency. Though balance sheets gauge success, one can also measure it in an intangible way, like a loyal, satisfied and enthusiastic workforce. So while you strive to maintain the profit margins, keep checking on the morale of your team.

Take your leadership a step forward by making it more inclusive, empathic and innovative.



GIFT “CHILDHOOD” BACK TO YOUR CHILD

Client: Ami Dedhia
Company: Sweet Memories High School

There is an old proverb that says “It takes a village to raise a child.” In the times gone by, that is what exactly used to happen. A child grew up in a joint family, surrounded by people, and was given a holistic and wholesome upbringing which enhanced his social, emotional, physical and mental skills. But in today's world of nuclear families, academic pressures, unsafe public spaces and social media avalanche a child grows up in social isolation, alone and aloof from society.

In stark contrast to that, the child at Sweet Memories Residential School receives not only academic excellence but also a sense of belonging to a community. A community-built of peers, teachers and caretakers that all contribute towards building a strong personality covering all areas of growth. The children at Sweet Memories breathe freely amongst natural bounty and develop a loving relationship with nature. Here the child flourishes socially and emotionally building lasting bonds while developing a refined sense of self.

Sweet Memories Residential School offers your child, not just an alternate lifestyle but a cohesive and cultured life path that shapes not only their formative years but changes the scope of their entire life.

After all, “the aim of education is the knowledge, not of facts but of values” and this is the motto of our school.

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4 REASONS WHY INVESTING IN REAL ESTATE IS A GREAT DECISION AND CAN MAKE YOU RICH

Client: Pallavi Shrivastav
Agency: Merakki

Why you should invest in Real Estate

From time immemorial, owning Real Estate has been associated with status, wealth and credibility. Along with gold, it was the safest way of securing one's wealth. As we stepped into the modern era, a lot of other investment options developed. Options like stocks, bonds, fixed deposits, mutual funds digital or cryptocurrency gave investors multiple options of parking their money. But out of all of these, Real Estate still remains one of the most secure and beneficiary avenues for a long term, profitable form of investment.

Real Estate is a necessity since everyone needs a place to reside, and the investment in Real Estate solves this problem and secures the future. This article aims to discuss and examine Real Estate benefits, how and why it is considered a good investment.

- 1) Appreciation of Value:** Real Estate values always increase over time. With a good investment, one can turn an enormous profit when it's time to sell. Rents also tend to increase with time, leading to higher cash flow. It is historically evident the longer you hold onto your Real Estate, the more money you will make. The housing market always recovers from bubbles and crises that cause home appreciation to slip. Following even the most uncertain times, prices always return to normal, and appreciation is back on track. In other modes of investment, like the stock market, the risk of loss is omnipresent, but Real Estate offers increased control over one's investment. Property being a tangible asset can be leveraged to capitalize on numerous revenue streams while enjoying capital appreciation. The high tangible asset value ensures everlasting security as there will always be value in Real Estate, unlike other investments such as stocks with low or no tangible value.
- 2) Cash flow:** Cash flow is the net income from a Real Estate investment after mortgage payments and operating expenses are covered. Real Estate provides a considerable ability to generate cash flow. A steady monthly rental income is an excellent incentive of passive income and offers long term financial security to the investor. In many cases, cash flow only



4 REASONS WHY INVESTING IN REAL ESTATE IS A GREAT DECISION AND CAN MAKE YOU RICH

strengthens over time as you pay down your mortgage and build up your equity. A good Real Estate investment generally provides you with 6% or greater cash flow.

- 3) **Tax Benefits:** Tax deductions on Real Estate can offset income and reduce overall taxes. There is no self-employment tax on rental income. At the same time, the government offers tax breaks for property depreciation, insurance, maintenance and repair expenses, legal fees and even interest paid on a mortgage. Real Estate investors get lower tax rates for their long term investments. Reasonable costs of owning, operating and managing property are easily deductible.
- 4) **Leverage:** A very significant benefit of Real Estate investment is the ability to use Leverage by investing just a small portion of one's own money and borrowing the rest of the money to buy a property. If you come up with a down payment from your savings and acquire a housing loan to cover the rest of the cost of the property, you can invest in prime Real Estate for as little as 5 % of the total purchase price. This means only a tiny fraction of your own money is invested in the property, but you still get to be the owner of the property. It also ensures you don't put the entirety of your life earnings in Real Estate and save some for the possibility of emergencies.

Real Estate is easy to purchase, convenient to finance, gives tax advantages, improves your lifestyle and is devoid of any insurmountable financial barriers. Hence, Real Estate, even today, remains one of the most advantageous investment options.



FALL IN LOVE WITH NETWORKING

We all have love less, hate more relationship with networking. We have been conditioned to believe that networking is a necessary evil that we must live with to increase our business. This is the very reason why so few people are successful at networking, and out of that, most have an inherent personality suitable to it.

But this thought process needs to change. We need to start looking at networking for what it is—an indispensable tool to conduct successful business. Contrary to popular belief, networking does not mean bombarding people with your sales propaganda or stalking potential customers for giving you business. You can leave all that to your sales team. What you as an entrepreneur have to do is open yourself to connecting with people and their brand stories coming from similar as well as diverse backgrounds.

In today's world, networking is a necessity. A mountain of research shows that professional networks lead to more job and business opportunities, broader and deeper knowledge, improved capacity to innovate, faster advancement, and more excellent status and authority. Building and nurturing professional relationships also improves the quality of work and increases job satisfaction.

“All that is true, but I hate to do networking”, you might say. Well, let's look at a few ways to conquer that hate and make you fall in love with networking.

Start loving learning

Networking essentially means connecting with people. Sometimes when you least expect it, you will have a conversation that brings up new ideas and leads you to unexplored opportunities.

You can always learn something from the people you meet. It can be a business tactic, personality trait, organisational skill or even social etiquette. You will always have an opportunity to update and upgrade yourself, and the networking activity will begin to seem much more worthwhile.



Start loving common interests

Your business networking group may not necessarily be just about common business interest. Meaningful business connections can be developed over a shared interest in arts or movies, or books. When substantive, shared interests drive your networking, it will feel more authentic and meaningful and more likely to lead to relationships with those qualities.

Start loving the Idea of Giving

Even when you do not share an interest with someone, you can probably find something valuable to offer by thinking beyond the obvious. Start loving the idea of giving. You might also have unique insights or knowledge that could be useful to those with whom you're networking.

This in no way suggests selfless giving with no returns. What this promotes is a culture of sharing and giving, which will eventually come back to you. It's a proven fact that networking groups that focus on helping fellow members as a principle thrive in business relationships and reciprocal business.

Start loving a higher purpose

Any work activity becomes more attractive when it's linked to a higher goal. So, frame your networking in those terms. When you start thinking about collective growth and career enhancement for all instead of for just yourself, networking becomes a mission rather than a tedious chore. Again, the idea here is not about philanthropy but about aligning your personal and the network groups goals, ensuring maximum returns for both.

So do try and implement these ideas into your networking and Sdo get back to us about your experience



UNVEILING THE MAGIC OF OIL

Client: Anita Golani
Company: Anita's Aromatics

Essential oils have been a part of our culture and rituals for centuries. We have always known about their benefits. But lately, due to the Covid 19 situation, there has been a resurgence in and an awareness and interest towards the alluring benefits of essential oils. Their therapeutic effects are being acknowledged not just in India but the world over. Suddenly people are asking for and opting to choose treatments and therapies that contain essential oils.

Being in the service industry, we must take care of the changing needs of our clients and provide them with appealing products with ensured quality.

Keeping this requirement in mind, Anita's Aromatics have come up with a fascinating range of essential oils that will allow you to create innovative treatment and beauty packages for your clients



We have developed an impressive array of products that can be used for different purposes and hence giving your clients an extensive and exciting menu to choose their oil of indulgence from.

Let's pamper the Skin

Something Special to make your skin sigh with pleasure.

Lemon

The citrusy smell of lemons soothes the senses as this oil works its magic on acne



and blemishes. Leaving your clients with fresh skin and a refreshed mind.

Frankincense

This is not just another oil. It is a miracle filled in a bottle. Nothing else works like it on all skin types, taking away the signs of ageing, pollution and stress.

Lavender

This one is a hot favourite with the ladies. Everyone loves the fragrance and the calmness it exudes over your mind and body. Just like the proverbial queen in a fairy-tale, this oil placates all the eruptions, inflammations and burns.

Geranium

Rely upon it in times of crisis. This oil is a friend of mature and sensitive skin. It rejuvenates it from inside and outside, helping regulate hormones and balancing sebum levels.

Have A Good Hair Day

We are ensuring that you never have a bad hair day again.

Patchouli

Patchouli is a go-to essential oil to maintain hair health. Whether your hair is stressed or chemically treated, this oil will regenerate growth and decrease hair fall.

Citronella

The oil is as mesmerising as the name. Get lost in its heady floral scent as it is gently massaged into your scalp, deeply moisturising it and driving away from the dryness and frizz from your hair.

Tea tree

Are you tired of constant dandruff and hair fall? Let us introduce you to tea tree oil which is known to conquer the most advanced dandruff issues with just a few drops.

Ylang ylang

Ylang Ylang is the ultimate in conditioning hair and brings back the shine to dull hair. Extracted from a star-shaped yellow flower, it also leaves your hair fresh and fragrant.

This body deserves a Break

There is nothing more relaxing than letting your body absorb the wonders of essential oils.



Lemongrass

Lemongrass does not just smell heavenly but also has powerful muscle-relaxing properties that will have you floating in the air after a massage or soak—the perfect weekend indulgence after working out the whole week.

Camphor

The medicinal properties of Camphor have been well documented in our culture. Lie down and relax as this soothing oil is massaged on your feet. Creating a healing layer over your cracked heels and tired feet and relaxing your feet and entire body along with it.

Peppermint

Who does not love peppermint? The refreshing aroma and the uplifting effect of this oil is a winning combination if you are looking for a little pep than this is the oil for you.



Cedarwood

Are you struggling with a lack of focus and clarity in thoughts? Cedarwood oil has the properties to calm your overworked mind and body and create an energy that helps you concentrate better.

Connect with us today to know more about these lovely essential oils and the amazing benefits that they provide. This festive season let us together create something memorable for our clients.



HOW TO TAKE CARE OF YOUR SKIN IN SUMMERS

Client: Midas Aesthetics
Agency: R.K. Media

Its summer- time for some skin pampering

How does hot weather affect your skin?

Summer is almost here, and so are all the unavoidable skin problems that come with it. The scorching heat and high humidity cause sickening sunburn, dehydrating skin, heat rashes, body odour and blemishes. Basically, your skin goes into a state of shock as it is now accustoming itself to the new environment that occurred due to transition in the weather. Resulting in all the sweat and grease, if not cleaned properly, end up clogging pores, making your skin lifeless instead of bright. However, it is not only the hot weather responsible for the way your skin acts but also the lifestyle changes one makes as it gets hotter.

How to take care of your skin in summer?

To keep those nasty summer skin troubles at bay, a skin care regimen should be followed religiously. To do that, the first and foremost thing is to find out your skin type. It is never like if one thing works for the other person, it might also work for the other person. Therefore here are few skincare tips to help you figure out what works best for you and to make a visible difference on your skin.

- **Splash water on your face**

It may seem like a fundamental thing to do, but it does wonders to your skin. Washing your face, if possible, with an organic face wash twice or thrice a day not only removes all the dirt but also hydrates your skin.

- **Don't miss exfoliation**

The intense heat in summers tends to harm your skin. Therefore, one thing that helps and everyone swears by is regular exfoliation to remove all the



dead cells from the skin's surface, resulting in squeaky clean and soft skin.

- **Hydrate, Hydrate, Hydrate**

Hot weather leaves not only your body but also your skin parched. If not replenished timely, it can make your skin dry and dull. The best way to prevent that is by increasing your fluid intake. Along with that, you can also incorporate hydrating face masks or hydrating treatments to make your skin feel supple and baby soft.

- **Easy 3 step skincare routine**

To get that bright and glossy skin, you must follow the process of cleansing, toning and moisturising. If you are not already following the CTM practice at home, don't delay it any further. Nothing else matters if your skincare regiment doesn't include this process.

- **Add antioxidants**

Our skin goes through a lot every day because of the rise in temperature, stress, and pollution. To protect skin from free radicals, antioxidants work as a shield, ultimately reducing fine lines and wrinkles.

Skin protection tips for summer

Whenever someone talks about protecting their skin in summers, the first thing that pops on the top of anyone's head is sunblock. Everybody knows it, yet, somehow we all begin to take it lightly until our skin shows the repercussions of not using SPF. Don't leave your house without applying sun cream and as recommended by dermatologists, use SPF 30 or more on all sun-exposed parts of the body.



Other than SPF, try to stay in the shade as much as possible. Our skin contains melanin which is produced more if you are overexposed to the sun. Thus it causes a change in skin colour or tanning.

Also, make sure to drink at least eight glasses of water in a day to stay hydrated and to prevent your skin from getting dry or patchy. During that time of the day when sunlight is at its peak, take extra care of your eyes and lips. It can be done by simply applying SPF containing lip balm and wearing sunglasses to cover your eyes.

You can also try storing your skin toner in the fridge. Every time you get back home, you can use the chilled toner directly on your face (obviously after cleansing your face). This will control any burning sensation on the skin that the excess heat might trigger.

Last but not least, wear breathable clothes and fill your wardrobe with skin-friendly fabrics like cotton or linen in summers. Avoid wearing tight clothes as it might cause irritation and itchiness on your skin due to sweat. Moreover, the most suitable option is to wear skin covering clothes to protect your skin from harsh sunlight.

How to get glowing summer skin?

In summers, nothing looks better with those shorts and off-shoulder tops than healthy and glowing skin. But how do we get that radiant skin even during excessive heat? Well, you need to know these few tips that come in handy when required.

- Whatever the condition, avoid taking long showers as it strips the skin's natural oil and makes it look dry.
- Don't just go for any face wash. Instead, first, understand your skin better and then find the perfect fit, preferably mild, which restores the PH balance.
- Don't exfoliate more than once a week. Also, make sure that your face scrub is different from your body scrub.



- Apart from drinking water and juices, you can also include water-rich fruits like cucumbers and watermelon in your diet.
- A few of the most loved antioxidant serums you can include in your skincare regiment are Vitamin B2, Vitamin C, Vitamin A, Green tea extract, etc.

How to moisturise skin in summer?

Are you someone who thinks sweating means going easy on the moisturising game? Undoubtedly, it's a wrong connotation. Unlike winters in which we use heavy lotions, switch to lightweight and soothing moisturisers for summers. Try to find the best suited for your skin type and has SPF in it.

You can also use homemade packs to restore moisture in your skin like milk, honey and turmeric pack. Or by using a fruit or hydrating sheet mask for smooth and supple skin.

How can we help you with taking care of your skin in the summer?

To reap the maximum benefits, you can consult our experts at Midas Aesthetics, who will check your skin type and provide suitable treatment options. Like whether your skin has wrinkles, pigmentation, blemishes or rashes etc. Accordingly, a specific treatment or product will be recommended to you to rejuvenate your skin. We also have diet and lifestyle consultants on board who will study your eating and living patterns and suggest helpful changes.

Write Ink



CHOOSE THE BEST BOOKS FOR YOUR CHILDREN- APPLY THE FIVE FINGER RULE

Client: Veronica Lane Books
Agency: R.K. Media

**“He that loves reading has everything within his reach.”
-William Godwin**

Reading is one of the best habits a child can teach. The benefits are countless and the impact reading a story creates on a child's mind is immeasurable. Children are like mud; shaping these young minds at this tender age is essential, and books play a major role in it. Initiating your child to children's literature is essential as it covers a whole range of stories and knowledge laid out to them to experience and indulge in. Children's literature comprises those books written and published for young people who are not yet interested in adult literature or who may not possess the reading skills or developmental understandings necessary for its perusal. Literature serves children in four major ways: it helps them better understand themselves, others, their world, and the aesthetic values of written language. When kids read, they often assume the role of one of the characters. Through that character's thoughts, words, and actions, the child develops insight into their own character and values. Frequently, because of experiences with literature, the child's modes of behavior and value structures are changed, modified, or extended.

Children need to read books which are good and help them in some manner. Getting confused and going for a book that is not quite right is prone to happen. However, one should be very careful when selecting books for children. Ursula K. Le Guin said, “A person who had never listened to nor read a tale or myth or parable or story, would remain ignorant of his own emotional and spiritual heights and depths, would not know quite fully what it is to be human.”

Here are some of the reasons why books are important, justifying therefore why choosing good books is highly important.

- **Books create warm emotional bonds between adults and kids when they read books together.**
- **Books help kids develop basic language skills and profoundly expand their vocabularies—much more than any other media.**
- **Books are interactive; they demand that kids think. Fiction and**



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nonfiction books widen our consciousness. They give us new ways to think and new ideas. They expand our universe beyond time and place and inspire our own original thoughts.

- **Books develop critical thinking skills.** A book is read by an individual. It has no laugh track or a musical score that emotionally primes a reader's reaction. You alone decide what you think about a book and its contents with no one leaning over your shoulder telling you how to think.
- **Books develop and nourish kids' imaginations, expanding their worlds.** Picture books introduce young children to the world of art and literature. Novels and nonfiction books stimulate kids' sensory awareness, helping kids to see, hear, taste, feel, and smell on an imagined level. Books inform our imaginations, inspiring creativity.
- **Books let kids try on the world before they have to go out into it.** Books allow kids to experience something in their imaginations before it happens to them in real life. Books help prepare kids for their next stage of maturity, vicariously preparing for the “grown-up” world.
- **Books help us to understand ourselves, to find out who we are.** Books strengthen our self-confidence and help us to understand why we are who we are. They help us discover where we come from and help us figure out where we want to go.
- **Books help children and adults to open up, to move beyond self-absorption, and connect to other people.** Books show us the inner workings of multiple perspectives and let us know there is more than one way to view the world. Books build connections and broaden our capacity to empathize; they help us to understand others. Books help us to become more compassionate.
- **Books help kids to chart their own moral and ethical course.** Books help us to reflect on right and wrong, good and evil. Books can offer guidance and help us to determine our life priorities, our own set of values.

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- **Books answer questions.**
- **Books create questions.**
- **Books provide the opportunity to share cultural experiences.** When kids read the same book, enjoying a common reading experience, peer bonds are built within a generation. When children, parents, and grandparents share classic books, extended familial and community bonds are formed creating a shared frame of reference.
- **Books offer a wide breadth of information, experience, and knowledge.** But unlike many electronic mediums, books also offer a great depth of information, experience, and knowledge. Books inform us about other people, other countries, other customs, and cultures. Books help us to teach ourselves about history, the arts, science, religion, nature, mathematics, and technology — anything and everything in our universe and beyond. Books also help us to understand the effect that all those things have on us and our world.
- **Books entertain and offer a great escape.** They make us laugh and giggle. They make us cry.
- **Books — unlike many other entertainments — are free for everyone.** You can find the book you need, for free, at your neighborhood public library.
- **Books are great companions.** You are never lonely when you have a book to read.
- **Books comfort us.** Books help us understand that no matter who we are, or what our experiences may be, we are not alone in the world.
- **Books inspire us to dream.**
- **Books give us the tools to achieve our dreams.**



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Giving children access to all varieties of literature is extremely important for their success. Educators, parents, and community members should help children develop a love and passion for reading. Not only is reading literature important in developing cognitive skills to be able to succeed in a school or work setting, but it is valuable for other reasons as well. Children's literature is extremely valuable in both the school setting and at home. Teachers and parents should both be able to differentiate between quality and mediocre literature, in order to give students access to the best books to encourage these important values of literature and considering developmental domains. Children's literature is valuable in providing an opportunity to respond to literature, as well as cultural knowledge, emotional intelligence and creativity, social and personality development, and literary history to students across generations.

Books tell kids about life-concepts, value system and teach them about love, God, peace and truth. Show kids how to deal with grief, anger, disappointment, bullying, divorce and much more.

Thus, looking at the importance of quality literature in a child's life, the five-finger rule is an important aid in choosing a good book. A book has various parameters to qualify as a good book. However, vocabulary is one of the most important parameters. Children need to understand what they are reading. Only then they can benefit from reading. A child should be able to decode and comprehend. Also, it should be challenging enough for children to stretch themselves and learn new vocabulary. In such situations, the Five Finger Rule comes handy.

Five Finger Rule

How many of you parents out there struggle to find the perfect book to fit your child's reading level? Or worse yet- how often are they having trouble selecting the right books for themselves? Sometimes cruising the shelves of our library can prove difficult when titles are overly challenging or too easy for our young readers. If you pick one which might be above their phonics capabilities, it's possible to discourage a healthy relationship with literature. On the flip side, books that are not continuing to introduce a variety of ambitious vocabulary and overall content

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within their stories can also hold them back from progressing. It's a tough balance that has to be found by both parents and kids which affects lifelong skill sets valuable to their future education and more importantly their love for books in general. Your child may have already developed a love for reading or is still hesitant when it comes to picking out books; there is an easy way for them to choose a just-right book on their own. It's called the Five Finger Rule! One of the best ways to nurture this early interest in reading is by making sure the books they read on their own are suitable for their ability. Books that are too easy can make reading time boring, while those that are too difficult can cause your child to become frustrated, skip parts, and fail to understand what's happening. Helping your child to find 'just right' books – or the perfect books for their reading level – can be simple using this Five Finger Rule.

The Five Finger Rule is a quick and easy way for your child to check if a book is suitable to read on their own. Before they start, ask them to turn to a random page in the book and read it. For every word that they don't know, they should hold up a finger.

Your child can use the following guidelines according to how many fingers they hold up:

0 or 1 – Most probably it is too easy for your child. It indicates that the selection is below what you should be challenging yourself with, so you'll need to find something a step higher to motivate your reading skills.

2 – A good choice that will give your child a reasonable challenge and allow them to learn new words.

3 – Your child might need some help, but still a good choice if they're up for a challenge.

4 – It may be too difficult for your child to read on their own. If you are on hand to give them help or read along with them it can be suitable, but if they are reading on their own, choose a different book.



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5 – Most probably a bit too advanced, try a different book. Don't be discouraged by this though because chances are, you'll be ready for that title in just a short while.

What you are actually shooting for is a two to three finger ratio, where the text is comprehensible but still provokes your learning. This means it's the “Just Right for You” book and chances are, you'll be pleasantly paired with one another.

The five finger rule should only be taught as a guideline for helping your child to find 'just right' books. It's worthwhile remembering that if they have their heart set on a book that seems too hard, it's probably OK to let them have a go. Be nearby to help them if they get stuck on a tricky word, and don't forget to praise them for making an effort. Alternatively, if you know they'll struggle to enjoy the story or will likely feel despondent, tell them that they can read it later in the year and suggest a different book instead. At the end of the day, allowing your child to read the books they're interested in (whether they're too easy or too difficult) is an important part of nurturing and maintaining their love of books and reading.

Some reasons for a child choosing a book include their friend had read it, it was by their favorite author, or they liked the cover. This is all very well, but these reasons don't take into account a child's reading level or ability. We need to teach strategies to help them choose a just-right book for independent reading. We want the children to develop into lifelong readers. Being able to choose a just right book is the first step in that direction. All children, no matter if they are struggling or confident, need opportunities to be taught reading strategies into practice independently. This is reinforced if they have the opportunities to choose their own books.

For all of us, reading is a continued source of education for both kids and adults which allows us to grow constantly throughout our whole lives. Whether our unique pace occurs within small steps, leaps or bounds, books will always remain one of the largest entryways into our own personal discovery. Exposing children to quality literature can contribute to the creation of responsible, successful, and caring individuals. Therefore Five Finger Rule functions as one of the important tools in enhancing reading habits. Hopefully, this article was useful in highlighting the importance of reading for children and the Five Finger Rule!



WHAT DO YOUR DREAMS ACTUALLY MEAN?

Client: Veronica Lane Books
Agency: R.K. Media

Note: All text in bold italic font are direct excerpts from the book and subject to copyright rules.

"Hold on to Dreams for if Dreams die, life is a broken-winged bird that cannot fly."

By Langston Hughes

How would we survive if we didn't have dreams? How boring and lonely would our nights be, if we went to sleep and got up in the morning with no memory of the night and hours that have passed in our sleep?

The stories and images played out in our minds while we sleep commonly known as Dreams. Dreams make us happy or sad, anxious or calm. They raise questions and sometimes give answers too. They are filled with joy and hope, and sometimes even with dread. They are whimsical and fantastical. But whatever it is they are our constant companions and one is never genuinely lonely if they have their dreams to brighten up their nights.

For centuries humanity has wondered about the significance of dreams. Is it a message from another realm? Is it God trying to talk to us? Is it premonition about something that is going to happen? Everyone has struggled with these questions, and once in a while, wondered what our dreams actually mean.

Not all dreams are the same, and not everyone has similar types of dreams. Dreams are as unique as a person's fingerprint, and no two people have ever been documented as having the same dream.



Patricia Eltinge, in her book **The Dream Class_08**, explores the dream realm and decodes the mysteries behind the dreams. In the book's foreword, **Pat Allen** discusses the importance of dreams and why we should not ignore what we are dreaming about.

Dreams are the most important and effective way to get into our deepest secrets, our hidden traumas and our unseen behavioral patterns. Dreams give us insights into our destinies. Dreams are sacred tools for deep discoveries that every culture since homo sapiens started walking the earth more than 200,000 years ago has used. Today, with all our technological advances and conveniences separating us more and more from our soul's journey, we urgently need to return to our dreams for guidance, inspiration and healing.

Why Do We Dream?

There are many theories regarding dreams, one of which believes that dreams are our subconscious's way of dealing with all that has happened during the day. The good and the bad. The happy and the sad. The anticipation and the apprehensions. Every thought that passes through our head and every emotion that we feel is in its beautiful way processed by our brain as we sleep.

Patricia has explored this question in detail in the book, which gives us a comprehensive understanding of the causes of our dreams.

To Awaken Insights

These types of dreams are instinctive and intuitive.

While the instinctive side gives us insights into how we truly feel about people,



situations and things, the intuitive side tells us how we think about the people, situations and things in our life.

To Enhance the Quality of Our Life

A dream may help us to improve areas of our life like health and work qualitatively.

Becoming more aware of our brain's inner workings may help us improve the areas of our life that we have been ignoring or not paying due attention to.

To Gauge Our Relationships

Dreams with water images, i.e., oceans, lakes, ponds, puddles, showers, pools and all forms of water indicate the level of commitment or emotional involvement in our relationships.

These dreams help us unravel the complications of our personal relationships and examine whether we are happy with certain things or want to bring about some change.

To Establish Emotional Stability Within Oneself


Dreams that represent extreme emotional content such as fear, anger, or hate are a source of insight for our personal growth and development.

These dreams can help us to identify which aspects of our lives are stable and where there is instability. They help us get clarity about our emotional state.

To Relieve Stress and Anxiety

These dreams can actually relieve a person, help them adjust to the stress and anxiety in their waking life.

They cannot just act as a coping mechanism but also guide us in finding out what exactly is causing stress in our lives and what needs to change.



Simply put, we dream because our subconscious mind is trying to make sense of what is happening not just within us but also around us. We can be sure that anything that we dream about is in some way connected to our emotional and mental state and requires further scrutiny.

Why some things are highlighted and why some never bother to show up in the dream realm is still a mystery. What is known from various case studies is that dreams are rarely straightforward and precise.

What Do Our Dreams Actually Mean?

Most dreams are fragments and images that are flashed on your inner eye, and most of the time, completely random. In fact, you may dream of three or four things together that are in no way connected to each other. This happens because what we feel or go through is not organized in any neat table. Most of the time, our thoughts, emotions and experiences are jumbled up.

These random fragments and images generally represent something, and in dream parlance, they are known as symbols. If we want to understand our dreams, we need to learn to decipher the symbols and the hidden meaning behind them.

The symbol is neither abstract nor concrete, neither rational nor irrational, neither real nor unreal. – Carl Jung

Symbols are the keys to unlocking the mysteries of the unconscious, helping us to navigate the unknown.

If we happen to see a book in real life, it would mean that we are looking at a book in



front of us. But in the unconscious state of mind, a book may represent a thirst for knowledge or a desire to learn something particular. It could also be a symbol of judgment or communication.

What the book actually represents in our dream, would depend on what we are going through in our life, what kind of a person we are, and our general feelings towards books.

When symbols manifest in dreams, they resonate meaningfully to us but in their own non-rational way.

The process of understanding our dreams is, in fact, just another way to discover ourselves. The symbols in our dreams are loaded with signs and hints, but they are not easy to understand.

Let us now take a look at some of the common dream symbols.

You may find many dictionary-style books or dream ledgers that will state the thousands of dream symbols and their meanings. PATRICIA, in her book, tries to explore a few common symbols and bring some clarity about them to the reader. Before we start the process of looking into symbols, it is also important to remember that symbols appearing in a dream are highly subjective.

For example, dreaming of a dog, by a dog lover can be interpreted differently from someone who is scared of dogs dreaming about them. So, the same symbol represents different emotions in different people.

Age- Past, Present and Future

The age of a symbol (people, nature or thing) gives us an indication of either



the developmental stage of a feeling or thought in the dreamer's unconscious.

Articles

Articles include all kinds of things or personal belongings. Articles are categorized as either yin (feminine or feeling aspects) or yang (masculine or doing aspects). The simplest way to determine the dreamer's association with an article is to ask and help the dreamer to define the function or purpose of that article in waking life.

Body & Bodily Health

When a body part figures noticeably in a dream, the unconscious is pointing the dreamer toward something that may need attention energetically. If there is an ear injury in the dream, it might be a metaphor for something the dreamer does not want to hear or is not listening to in their life.

Buildings

Dreaming of any building symbol relates generally to the dreamer's whole self or identity. Where the dreamer actually finds him or herself in the building is important. Building dreams also represent the dreamer's relationship with their body.

Clothing

Clothing can be thematically understood as the dreamer's persona or the identity they present in their waking state to the world. While underwear is a foundational layer of the dreamer's identity, outerwear such as coats depict armoring oneself.



Colors

Typically, we don't notice colors in our dreams, but a particular color or color quality of the dream that stands out will add extra emphasis and meaning for that symbol. Research into colors in dreams has found that they relate to our subliminal human emotional responses.

Games

Games in dreams may indicate a scheming or strategizing time in the dreamer's life with qualities of competitiveness and drive, one-upmanship in business matters or advancement. The dreamer may be getting geared up for a challenge in their life.

Food & Drink

Food dreams can represent how one is symbolically being nourished or not being nourished in their lives. Being deprived of love, one may dream of food and drink as a form of self-pleasuring. The meaning of a feast or banquet in a dream can be a symbol of abundance.

Furniture

As said before, buildings represent our current psychological state or situation in life. Therefore, if some prominent furniture symbol appears in the dream, the unconscious is pointing to a more specific aspect within the dreamer's current state.

People

When one dreams of people, the dreamer moves closest to the consciousness of a particular area that the unconscious is addressing. Any person appearing in one's dream represents an aspect of the dreamer themselves.




What we have discussed above is just a glimpse of a few symbols and their meaning that are most common. In the book *THE DREAM CLASS_08*, many more such symbols are explained in detail and enable the reader to gain comprehensive knowledge about Dream Symbols.

What Are Some Mind-blowing Facts About Our Dreams?

1. Everybody, including babies, dreams. Roughly for around 2 hours every night.
2. Men and women dream differently.
3. Wet dreams are more common than guys admit to.
4. Most of you will remember only 10% of your dreams.
5. For most of us, dreams are colorful. But some people's dreams can be black and white.
6. Blind people dream too. For those who are blind from birth, their dreams contain only sounds.
7. You can dream anywhere from four to seven times a night.
8. The strangers you meet in your dream may actually be people you have met in real life but don't remember.
9. Animals are believed to have dreams too.
10. There is a theory called Lucid Dreaming, where you can train your brain to control your dreams.

What is the neurological basis of dreaming?

The emerging view in neuroscience is that dreams are related to memory consolidation happening in the brain during sleep. This may include reorganizing and recording memories in relation to drives as well as transferring memories between brain regions.



WHAT DO YOUR DREAMS ACTUALLY MEAN?

Studies have shown that there is a direct correlation between the generation of dreams and activation of brain networks associated with memory, emotional and reward processes, and sensory and visual imagery.

Most mental health experts say dreams are suitable for the health of your mind. They help you deal with grief and trauma, and the chance of a non-dreamer getting depressed is higher than a person who dreams regularly.

We can be sure of one thing, and that is the importance of dreams. There is no denying that there is a lot that we don't know about dreams yet. But there is a lot we can learn and understand from what is already known.

In the end, we hope we have been able to answer some questions related to dreams and clear up some confusion.

The book *THE DREAM CLASS_08* by PATRICIA ELTINGE is an excellent book to pick up to understand in detail how the dream world works and how we can take help from our dreams and get some clarity in our lives



Cancer starts when something goes wrong in the process of cells growing and dying and your cells keep making new cells and the old or abnormal ones don't die when they should. As the cancer cells grow out of control, they can crowd out normal cells. This makes it hard for your body to work the way it should. There are various types of cancer; this blog focuses on bladder cancer. Bladder cancer starts when cells that make up the urinary bladder start to grow out of control.

Men are at a higher risk than women of getting bladder cancer. According to the American Cancer Society, men have an approximately 1 in 26 chance of developing bladder cancer in their lifetime. For women, this chance is about 1 in 86.

What is Bladder Cancer?

Bladder cancer most often begins in the cells (urothelial cells) that line the inside of your bladder. Most bladder cancers are diagnosed at an early stage when the cancer is highly treatable. But even early-stage bladder cancers can come back after successful treatment. For this reason, people with bladder cancer typically need follow-up tests for years after treatment to look for bladder cancer that recurs. Different types of cells in your bladder can become cancerous. The type of bladder cell where cancer begins determines the type of bladder cancer. Doctors use this information to determine which treatments may work best for you. The prognosis of bladder cancer ranges from good to poor and depends on the stage and grade of the cancer.

Types of bladder cancer include:

- **Urothelial carcinoma.** Urothelial carcinoma, previously called transitional cell carcinoma, occurs in the cells that line the inside of the bladder. Urothelial cells expand when your bladder is full and contract when your bladder is empty. Urothelial carcinoma is the most common type of bladder cancer in the United States.
- **Squamous cell carcinoma.** Squamous cell carcinoma is associated with chronic irritation of the bladder. It's rare in the US but more common in parts of the world where a certain parasitic infection (schistosomiasis) is a



common cause of bladder infections.

- **Adenocarcinoma.** Adenocarcinoma begins in cells that make up mucus-secreting glands in the bladder. It is very rare.

What is the Main Cause of Bladder Cancer?

Bladder cancer begins when cells in the bladder develop changes (mutations) in their DNA. The changes tell the cell to multiply rapidly and to go on living when healthy cells would die. The abnormal cells form a tumor that can invade and destroy normal body tissue. In time, the abnormal cells can break away and spread (metastasize) through the body. The exact cause of bladder cancer is unknown. It occurs when abnormal cells grow and multiply quickly and uncontrollably, and invade other tissues.

These are the risk factors of developing bladder cancer:

- Smoking
- Exposure to cancer-causing chemicals
- Chronic bladder infections
- Low fluid consumption
- Being white
- Increasing age
- Eating a high-fat diet
- Family history of bladder cancer
- Previous treatment with a chemotherapy drug called Cytosan
- Previous radiation therapy to treat cancer in the pelvic area

What are the Symptoms of Bladder Cancer?

Several symptoms might indicate bladder cancer like fatigue, weight loss, and bone tenderness, and these can indicate more advanced disease. You should pay particular attention to the following symptoms:

- Blood or blood clots in the urine
- Pain or burning sensation during urination
- Frequent urination

- Feeling the need to urinate many times throughout the night
- Feeling the need to urinate, but not being able to pass urine
- Lower back pain on 1 side of the body
- Urinary incontinence
- Pain in the abdominal area

Your doctor may diagnose bladder cancer using one or more of the following methods:

- a urinalysis
- an internal examination, which involves your doctor inserting gloved fingers into your vagina or rectum to feel for lumps that may indicate a cancerous growth
- a [cystoscopy](#), which involves your doctor inserting a narrow tube that has a small camera on it through your urethra to see inside your bladder
- a biopsy in which your doctor inserts a small tool through your urethra and takes a small sample of tissue from your bladder to test for cancer
- a CT scan to view the bladder
- an intravenous pyelogram (IVP)
- X-rays

Is Cancer of the Bladder Curable?

Bladder cancer is usually treatable when caught at an early stage but more challenging to address when found later. Recurrence also poses a risk, even with early-stage tumors, so regular surveillance is essential following treatment or surgery.

After diagnosing bladder cancer, your doctor will try to determine if it has advanced and if it has, how far. Doctors use a staging process to describe how far the tumor has penetrated the surrounding tissue and muscle, and to what extent it has spread to other parts of the body or metastasized. The staging process helps the doctor decide on the best way to treat it. Understanding the typical survival rates for the stage of cancer you are diagnosed with can help you make more informed decisions around treatment.



Does Bladder Cancer Spread Quickly?

The bladder wall has many layers, made up of different types of cells. Most bladder cancers start in the urothelium or transitional epithelium. This is the inside lining of the bladder. Transitional cell carcinoma (sometimes also called *urothelial carcinoma*) is cancer that forms in the cells of the urothelium. When bladder cancer spreads, it first invades the bladder wall, which is made up of four distinct layers. It can take some time for cancer to penetrate all of these layers, but once it has, it can then spread into the surrounding fatty tissues and lymph nodes. Over time, cancer may grow outside the bladder into tissues close by and farther away. Cancer may reach the bones, the lungs, or the liver, and other parts of the body.

The stages of bladder cancer include:

- Stage 0 bladder cancer hasn't spread past the lining of the bladder.
- Stage 1 bladder cancer has spread past the lining of the bladder, but it hasn't reached the layer of muscle in the bladder.
- Stage 2 bladder cancer has spread to the layer of muscle in the bladder.
- Stage 3 bladder cancer has spread into the tissues that surround the bladder.
- Stage 4 bladder cancer has spread past the bladder to the neighboring areas of the body.

What is the Most Common Treatment for Bladder Cancer?

Treatment options for bladder cancer depend on several factors, including the type of cancer, the grade of cancer, and stage of cancer, which are taken into consideration along with your overall health and your treatment preferences. A combination of treatment approaches may be recommended by your doctor and members of your care team.

Bladder cancer surgery

Approaches to bladder cancer surgery might include:

- **Transurethral resection of bladder tumor (TURBT).** TURBT is a procedure to diagnose bladder cancer and to remove cancers confined to the inner layers of the bladder — those that aren't yet muscle-invasive cancers.



During the procedure, a surgeon passes an electric wire loop through a cystoscope and into the bladder. The electric current in the wire is used to cut away or burn away cancer. Alternatively, a high-energy laser may be used. As part of the TURBT procedure, your doctor may recommend a one-time injection of cancer-killing medication (chemotherapy) into your bladder to destroy any remaining cancer cells and to prevent cancer from coming back. The medication remains in your bladder for a period of time and then is drained.

- **Cystectomy.** Cystectomy is surgery to remove all or part of the bladder. During a partial cystectomy, your surgeon removes only the portion of the bladder that contains a single cancerous tumor. A radical cystectomy is an operation to remove the entire bladder and the surrounding lymph nodes. In men, radical cystectomy typically includes removal of the prostate and seminal vesicles. In women, a radical cystectomy may involve the removal of the uterus, ovaries, and part of the vagina. Radical cystectomy can be performed through an incision on the lower portion of the belly or with multiple small incisions using robotic surgery.
- **Neobladder reconstruction.** After a radical cystectomy, your surgeon must create a new way for urine to leave your body (urinary diversion). One option for urinary diversion is neobladder reconstruction. Your surgeon creates a sphere-shaped reservoir out of a piece of your intestine. This reservoir, often called a neobladder, sits inside your body and is attached to your urethra. The neobladder allows most people to urinate normally.
- **Ileal conduit.** For this type of urinary diversion, your surgeon creates a tube (ileal conduit) using a piece of your intestine. The tube runs from your ureters, which drain your kidneys, to the outside of your body, where urine empties into a pouch (urostomy bag) you wear on your abdomen.
- **Continent urinary reservoir.** During this type of urinary diversion procedure, your surgeon uses a section of the intestine to create a small pouch (reservoir) to hold urine, located inside your body. You drain urine from the reservoir through an opening in your abdomen using a catheter a few times each day.

Chemotherapy

Chemotherapy uses drugs to kill cancer cells. Chemotherapy treatment for bladder cancer usually involves two or more chemotherapy drugs used in combination.

Chemotherapy drugs can be given:

- **Through a vein (intravenously):** Intravenous chemotherapy is frequently used before bladder removal surgery to increase the chances of curing cancer. Chemotherapy may also be used to kill cancer cells that might remain after surgery.
- **Directly into the bladder (intravesical therapy):** During intravesical chemotherapy, a tube is passed through your urethra directly to your bladder. The chemotherapy is placed in the bladder for a set period of time before being drained. It can be used as the primary treatment for superficial bladder cancer, where the cancer cells affect only the lining of the bladder and not the deeper muscle tissue.

Radiation therapy

Radiation therapy uses beams of powerful energy, such as X-rays and protons, to destroy the cancer cells. Radiation therapy for bladder cancer usually is delivered from a machine that moves around your body, directing the energy beams to precise points. Radiation therapy is sometimes combined with chemotherapy to treat bladder cancer in certain situations, such as when surgery isn't an option or isn't desired.

Immunotherapy

Immunotherapy is a drug treatment that helps your immune system to fight cancer.

Immunotherapy can be given:

- **Directly into the bladder (intravesical therapy).** Intravesical immunotherapy might be recommended after TURBT for small bladder



cancers that haven't grown into the deeper muscle layers of the bladder. This treatment uses bacillus Calmette-Guerin (BCG), which causes an immune system reaction that directs germ-fighting cells to the bladder.

- **Through a vein (intravenously).** Immunotherapy can be given intravenously for bladder cancer that's advanced or that comes back after initial treatment.

Targeted therapy

Targeted therapy drugs focus on specific weaknesses present within cancer cells. By targeting these weaknesses, targeted drug treatments can cause cancer cells to die. Targeted therapy may be an option for treating advanced bladder cancer when other treatments haven't helped.

Bladder preservation

In certain situations, people with muscle-invasive bladder cancer who don't want to undergo surgery to remove the bladder may consider trying a combination of treatments instead. Known as trimodality therapy, this approach combines TURBT, chemotherapy, and radiation therapy.

Bladder cancer is a life-threatening disease but with treatment, cure and improvement are possible. Hopefully, this article gave you some insight into bladder cancer.

*If you want to explore more into the workings of the urinary system you can read **I MARRIED A DICK DOCTOR** by **MEDELINE ZECH RUIZ**. This book is engaging and explains in an understandable way the workings of our urinary and sexual organs.*



IDV- INSURED DECLARED VALUE

Client: Bajaj Finance
Agency: Faux AD Agency

Fathers, the unsung heroes who work resiliently throughout their life to fulfil the needs of their family. While we can never repay fathers for their contribution to our growth, we can always show gratitude, especially on a day like Father's Day!

Health Insurance is an unexplored avenue of gifting that has a potential to change lives with a small gesture. When it comes to thoughtful gifting, Health Insurance is a savvy choice. Moreover, Medical Insurance comes with security and peace of mind as added gifts.

Even if your father has an existing Health Insurance plan, there are many add on policies or additional plans which you can gift him. For instance, Bajaj Finance offers Bajaj Allianz Global Personal Global Policy, which provides coverage for medical emergencies worldwide, making it the perfect gift for fathers who love to travel. Similarly, you can customize your medical insurance plans with Bajaj as per your father's needs.

Here's why gifting health insurance is the best idea for Father's Day:

Security against inflation in health care:

There are comprehensive add on health insurance products like Bajaj Allianz Extra Care Plan with additional coverage, making it perfect for these inflating times. This plan will save money and increase security from in-patient hospitalization expenses to pre-hospitalization expenses, air ambulance cover, and even a cashless claim facility.

Free of cost regular checkups:

As the risk of medical problems increases with age, you must regularly check your health. Many a times this does not happen. But if they have health insurance that provides them with free body checkups regularly, they can get health checkups without additional financial burden. This will help them manage their medical ailments efficiently and give you peace of mind.



HEALTH INSURANCE IS THE IDEAL GIFT FOR YOUR DAD ON FATHER'S DAY

health insurance premiums, subject to current tax laws. The premium paid towards health insurance will be deductible from your taxable income, making this an even more incredible investment opportunity.

Peace of Mind:

During long term treatments such as for cancer, there's usually a burden of not exhausting the limit or whether your illness will be covered under the current plan. Bajaj offers health insurance plans that provide you with the option of customizing your health insurance plan, which means you can add complete protection against any ailment in your health insurance gift to your father. From cashless transactions to pre and post hospitalization expenses, your father will be covered against all the uncertainties.

Having health insurance will always prove to be beneficial, now more than ever. Therefore, if your father doesn't have health insurance right now, there can be no gift better than that. So choose the right plan from Bajaj Finance today, one that benefits your father and the whole family!

Write Ink



A MAGICAL MIRAGE

Client: Rohini Bagla
Company: Studio R

"Make it simple yet significant" - This sentence, in a nutshell, constituted the essence of the brief provided by the lovely couple, Manish and Vanshika. Proud owners of this beautiful house.

It is nestled right in the heart of Hiranandani Gardens in Powai. Surrounded by a quaint, calm and peaceful ambience away from the hustle and bustle of the city, their home symbolizes tranquillity and serenity. The challenge was to give them a fashionable home without comprising on the warmth and comfort.

The entrance area is designed with a welcoming vibe that instantly puts one at ease. At the very first glance, one can make out that this home is special.

The living and dining area is an amalgamation of the Scandinavian and Contemporary style, brimming with a fusion of warm and cool-toned hues, which transforms it into a stylish and yet comforting space. Grey coloured highlighting accent walls, Nordic style inspired lights and wall accessories impeccably and aesthetically bring out the opulence, exuberance and understated glamour of the interior. The idea was to create a space where the couple can relax when alone and yet entertain in style when they want to.

An open-planned, modular kitchen with a breakfast counter and pendant lights hanging down the ceiling accentuates the elegance and the overall appeal of the living and dining area. A secluded yet eye-catching bookshelf in the passage with a small mandir and a bold black and gold wall print highlights a dramatic and striking feature of the design whilst skilfully balancing the subtlety. This entire expanse is enhanced even more with the decoration of potted green plants of different sizes in each corner, adding a soothing element and perfectly complementing the outdoor greenery.

The Master Bedroom is immaculately designed - clean, clutter-free and tidy with a fresh Scandinavian vibe and feel. It is designed to allow the natural light to flow in, making the room bright, lively and spacious. A play of warm and muted tones in the colours used, along with elegant upholstery, bestows this room a zen-like ambience and appearance.



A MAGICAL MIRAGE

The Guest Room is bright and upbeat with a distinctly optimistic and cheerful vibe and instantly uplifting energy. It is adorned with a touch of Indian and traditional elements by incorporating ethnic prints, motifs and green and white hues. The medium-sized pendant light hanging down from the ceiling in one corner of the room brings in radiance, transforming it into a happy and blissful space, ensuring a memorable stay for the guests.

The study room is minimalistic, chic and modish with only essential furniture and fixtures. Many potted natural plants are placed around here to add the perfect finishing touch to the muted-white interior. The colour-blocked, black and white standing desk is flexible and can be moved around to any corner of the room as per need and convenience.

The humble book unit is intricately made of wood, conferring it a rustic and vintage vibe and houses few of the many books owned by the client.

Each corner of the house is designed and executed elaborately and precisely with careful attention to the smallest of details. Each little addition and accessory in every room and corner of the house is selected to add to the house's overall aesthetic, grace and grandeur, all the while keeping it simple and subtle...and yet, significant!

Write Ink





EFFICIENT VACATIONS AT YOUR FINGER-TIPS

Client: Priyanka Verma
Company: Memories Tours and Travels

Design, Plan and Book Your Dream Vacation with us and have a Hassle-Free Holiday

Travelling is all about fun; it is an escape from our ordinary lives to explore extraordinary destinations. Travelling is not just about visiting new places. It is about unplugging from the catch-22 of day-to-day life and embarking on new adventures. Travel broadens our horizons and creates lifetime memories to cherish. But devoting precious time and tackling all the troubles to plan and execute such trips is a tiresome exercise. We go on vacations to take time for ourselves and escape momentarily all the burdens we shoulder and responsibilities we fulfil throughout the year, so planning these vacations should not become another stressful task. Vacations are supposed to be enjoyable, exciting and liberating, something you can indulge in without months of planning.

To take away all the hassles you undergo while planning a tour and ensure the perfect execution of all that you've envisioned about your dream holiday; Memories Worldwide offers unparalleled convenience and comfort of planning. Our services include, customizing and booking your tour, direct and instant booking and reservation of flight tickets, hotel, apartments, transfers as well as activities - all at the tip of your fingers through our methodical and meticulous online portal. We also provide virtual assistance regarding Visas and Travel Insurances. Our live inventory of International and Domestic tour packages makes it all the easier for you to find the perfect holiday for you and your loved ones from the comfort of your home. Alternatively, you can search for, create your tour, specifically plan and customize your holiday which best suits your preferences, expectations and comfort instantly by putting in details of start and end destination, date of departure and return, number of travellers etc. Our online portal uses artificial intelligence to assist you in the best manner possible, match your preferences as well as give you recommendations that would suit you and correspond perfectly to what you're looking for.

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